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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

PATENT

|                 |  |                   |                     |
|-----------------|--|-------------------|---------------------|
| Inventors:      | Emily Chien, et al.                                | Docket No.        | 40655.1300          |
| Serial No.:     | 09/834,478   | Filing Date:      | April 13, 2001      |
| Group Art Unit: | 3689   | Examiner:         | Dennis William Ruhl |
| Title:          | A SYSTEM AND METHOD<br>FOR USING LOYALTY<br>POINTS | Confirmation No.: | 2560                |

**EXAMINER INTERVIEW AGENDA**

**Attorney's for the Applicant:** Howard Sobelman and Mark Williams

**Date and Time:** Tuesday, February 15, 2010 – 12:00 p.m. EST (10:00 a.m. Arizona Time) – Attorney's to call the Examiner at (571) 272-6808

1. As an initial matter, Applicants do not plan to discuss the new matter issue. Applicants plan to cancel the claims rejected as new matter in the most recent Office Action.
2. Applicants would like to discuss the specific process set forth in the claims and how that process is different than a credit card with an associated rewards account.
3. Applicants would also like to discuss potential claims amendments as outline below.

**Potential Claim Amendments**

- Providing transaction identifying information (e.g. providing identifying merchant information, providing transaction account information, providing a payment amount) to apply loyalty points to a particular transaction

- Including an indicator which associates the credit from the loyalty account with the transaction a user wishes to apply the credit against.
- Including the credit with the initial transaction in a billing statement to indicate that the credit was applied properly.

Respectfully submitted,

Dated: 14 February 2011

By: 

Mark Williams  
Reg. No. 64,425

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